

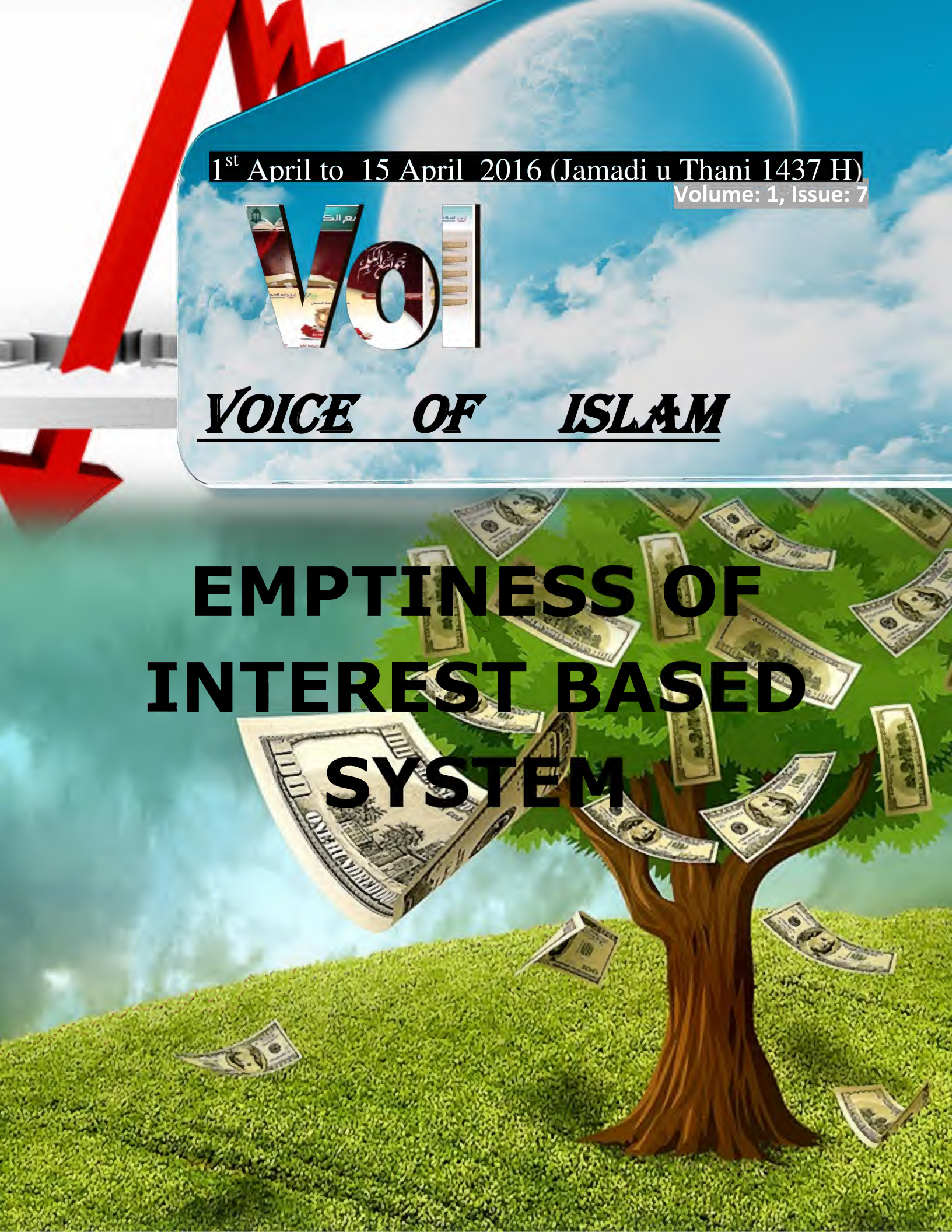
1st April to 15 April 2016 (Jamadi u Thani 1437 H)

Volume: 1, Issue: 7



VOICE OF ISLAM

EMPTINESS OF INTEREST BASED SYSTEM





From 1st April to 15
April 2016, Jamadi u
Thani 1437

Volume: 1. Issue7

Patron:

Maulana Asif Sinan Shb

Chief Editor:

Noor wali shah

Assistant Editor:

Farid ullah

Advisory board

Islam uldin

Abid Rahim

Atif Shehzad

Hadir Ali



**Jamia tur Rasheed Ahsan
Abad Karachi**

+92 348 0255114



voienglishmag@gmail.com

voienglishmag.blogspot.com



Voice of Islam

contents

Page No

- Voice of Quran and Hadith **3**
- Voice of VOI **4**
- Emptiness of interest based system **6**
- How can we reform the society? **13**
- The value of time **15**
- The blessed life of Muhammad to follow **18**
- Key to corruption free Pakistan **21**



Allah says to His Prophet ﷺ say (to mankind): Have you considered, if Allah made the night unending for you till the Day of Resurrection, is there anyone apart from Allah who could bring you the light? Will you then not hear? Say (to mankind): Have you considered, if Allah made the day unending for you till the Day of Resurrection, is there anyone apart from Allah who could bring you night wherein you rest? Will you then not see? (Al-Qasas: 71)



Abu Hurairah رضى الله عنه narrates that Rasulullah ﷺ said: Hasten to perform good deeds before you are overtaken by seven things:

Are you waiting for,

1-Sch poverty that makes one unmindful of devotion, or 2-wealth that makes one rebellious, or 3-Sickness that disables, or 4- Old age that makes one lose his senses, or 5-Sudden death (often not giving an opportunity of turning with repentance), or 6-Dajjal who is the worst evil of those absent evils being awaited, or 7-the Hour? And the Hour is very grievous and very bitter. (Tirmidhi)

EDITORIAL

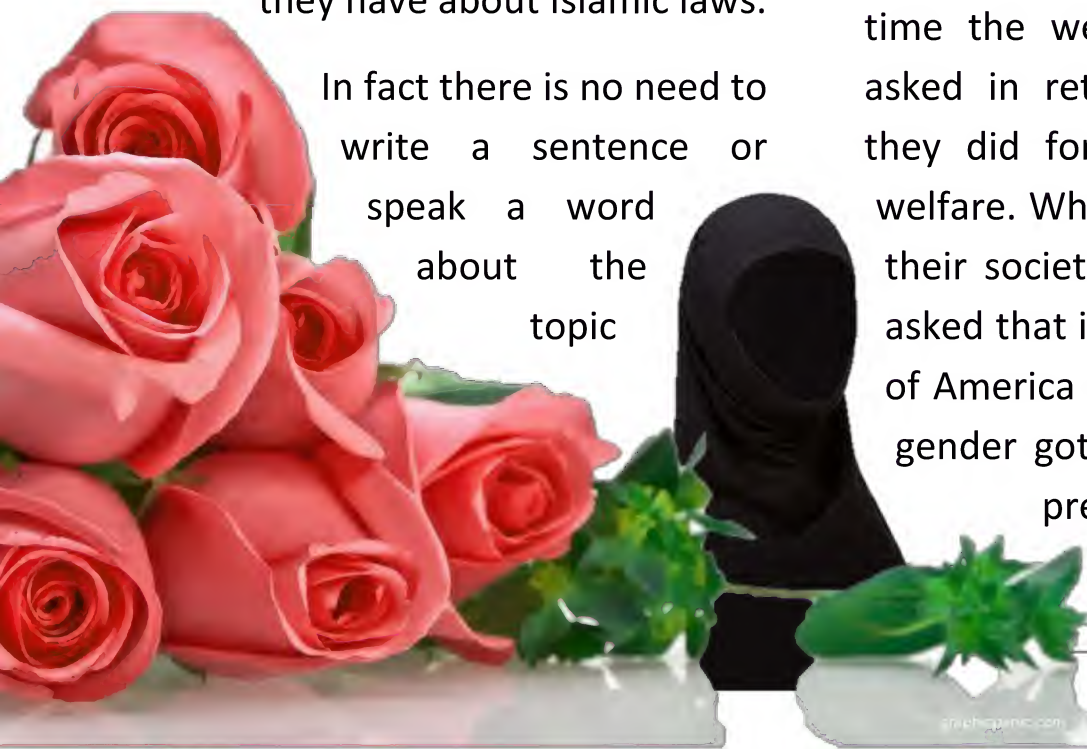
STATUS OF WOMAN IN ISLAM

A question is asked everywhere that, are there any rights for women in Islam? What is her status in Islam? The question arises from the mentality the western society has about Islam. It emerges from the mindset of non-believers especially the people of book they have about Islamic laws.

In fact there is no need to write a sentence or speak a word about the topic

anymore because hundreds of articles and books have been written and thousands of speeches have been delivered just to give undeniable answers to the above question.

In spite of giving them answers and being in defensive situation all the time the west needs to be asked in return about what they did for her rights and welfare. What is her status in their society? They must be asked that in the vast history of America none of feminine gender got able to become president of the



country. Can the west come up with an example of respected Muslim woman who has respect in every eye? She is supposed to be an honorable personality in Islamic society.

If you go through the scriptures of Holy Quran or examine the time of Holy Prophet Muhammad (SAW) or have a glance over the past of this nation or even the present Muslim societies it is easy to find her in a lot more respect than man. We give her respect as a mother, as a

sister, as a wife of someone, and as a daughter.

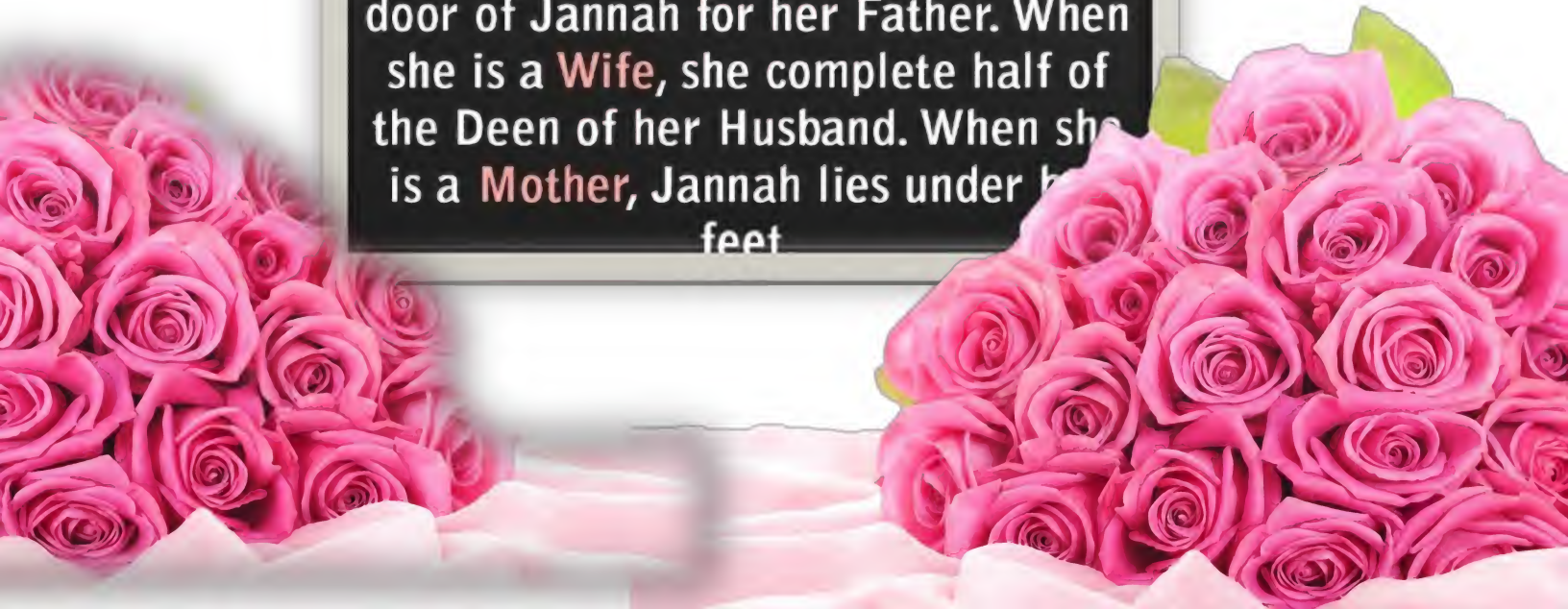
Just see a single example of Awan Redlee (Maryam) who embraced Islam just due to the rights the women have in Islam.

Dear readers:

Is it not our duty to start giving them respect they deserve? Our today's voice of VOI is to treat them in a respected, honorable and polite way which they deserve.

DO YOU KNOW?

When she is a **Daughter**, she opens a door of Jannah for her Father. When she is a **Wife**, she complete half of the Deen of her Husband. When she is a **Mother**, Jannah lies under her feet





EMPTINESS OF THE INTEREST BASED ECONOMIC SYSTEM

Mufti Muhammad Husain Khalil Khel (Teacher at Jamia Tur Rasheed Karachi)

Translated by: Noor Wali Shah

A realistic analyze based on facts and figures along with a feasible alternative of it.

1: Interest remained forbidden in all the divine religions.

Surah Baqarah (from 275 up 279) and Al Nisa verse no 61 states its harms obviously.

Countless saying of Holly Prophet Muhammad (SAW) are present about its proscription, wickedness and its being harmful for

the humanity in earthly life and the hereafter.

The criticism of interest is not only a part of Quran but it is present in Bible as well. Following are some glimpses from bible.

Bible Exodus 22:25 states that: "If you lend money to one of my people among you who are needy, do not treat it



like a business deal; charge no interest.”

Deuteronomy 23:19: Do not charge a fellow Israelite interest, whether on money or food or anything else that may earn interest.

Psalm 15:5: who lends



money to the poor without interest; who does not accept a bribe against the innocent, whoever does these things will never be shaken Ethical, economic and social evils.

2: Ethical, economical, and social effects of interest.

Interest is contrary of all the divine teaching at all. It raids on Islamic economical and

social Bodies. Some major ethical, social and economic evils present in interest based

system are as below.

The society where the interest based system is enforced deprives from sympathy, cooperation, Ruth, compassion, brotherhood, affection and thriftiness among them. Then there develops wicked characters like greediness, materialism, selfishness, lack of Sympathy, Luxurious way of life, and extravagance.

After getting used to usury capabilities and ambition to work get suppressed, as a result a person deprives from the basic innovative abilities that is a harmful element for the society.

By this mentioned system its founders (the Jewish along with some other non-Muslims) are occupying constantly the wealth and human resources of Muslims, due to which the local market and institutions are being paralyzed.

The serious crises rose in the system in 2008 proved its weakness at all. Just after the downfall of a single bank Lehman Brothers, all banks, insurance companies, stock markets along with auto industries, housing and the rest of the adjacent industries have started their Journey backward. Even after putting trillion of dollars in it they did

not overcome the recession caused by interest. And at the end their parent organization (state) will also come down soon.

The volume of bank deposits deposited by civilians of our country is 70 khArab and 50 Arab. These banks earn interest of billions each year and are growing their unjustifiable incomes constantly. As a result a gap between the richer and poorer is being extended in the country.

Below is the 3 year profit rate of only four banks out of more than seventy conventional banks and financial institutes.

In 2011 HBL gained 32.34 Arab profits.

NBP 26 Arab,

HBL 24.22 Arab

And MCB 31.48 Arab.

In 2012 HBL earned 22.7 Arab.

NBP 5.6 Arab

UBL 19.2 Arab

And MCB 22. 7 Arab,

In 2013 HBL earned 23 Arab
interest profits,

NBP 5.3 Arab

UBL19.7 Arab

And MCB 23 Arab

Approximately 60 poor and undeveloped countries of the world have taken 540 Arab dollars loan on the basis of interest. They have paid 550 Arab dollars in this regard but in spite of this they owe 523 Arab dollars for these international interest based organizations. Due to this, these underdeveloped countries are considered slaves instead of their so called independence. Their difficulties are increasing day by day.

Our beloved country Pakistan has been undergoing the highhandedness of this system since its initiative.

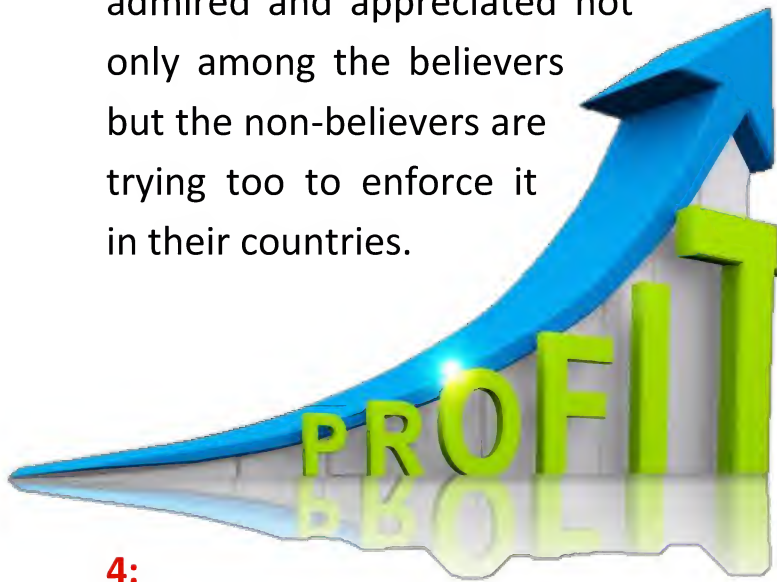
According to time Magazine Economic Survey of Pakistan, The country has taken 23521 Arab foreign interest loans (from financial organizations and Global banks) from 2010 up to 2014. The government has paid overall 16855 Arab rupees. And more than 66 Arab dollars loan is still owed by the country. 66 Arab dollars means 6666 Arab rupees.



3.
**Feasible alternative solution
to give the world salvation
from interest system.**

The conventional bank that is supposed to be a basic need of every individual and institution has now a feasible alternative as well.

Islamic banking is considered a proper and feasible alternative of conventional banking due to selfless struggles of Islamic scholars. Now Islamic banking is admired and appreciated not only among the believers but the non-believers are trying too to enforce it in their countries.



4:

Below are some facts and figures about the rising rate of interest free banking.

These facts and figures have been taken from state bank

Bolton (بولیٹن) about interest free banking for June 2014.

Assets of interest free banking industries have reached 1089 billion.

That is supposed to be 10% of overall banking industries. In the previous three months the assets were of 1012 billion rupees.

In the previous three months the deposits have reached billions whereas they were only 872 billion three month ago.

Marketing shares of interest free banking industry raised from 9.4% to 9.8% in proportion of whole industry

In the past three months branches of interest free banking increased by 21 new branches. Now the number is 1355, out of which 78% are in Sindh and Punjab and the rest

are in the other parts of country.

Net profit increase by 4.9% in interest free banks. This net profit has reached 339 billion by

June 2014

whereas it was

323.2

billion just three month before.

5:{Report of EDBIZ consulting for 2014 about Global Islamic finance}

Position of Pakistan:

Pakistan comes 9th in term of interest free banking.

The real overall strength and volume of Global Islamic finance industry was 0.36 trillion dollar in 2009. In 2010 the figure reached 0.139 trillion dollar, in 2011 the figure was 0.357 trillion

dollar. In 2012 20.2 trillion dollar and in 2013 the volume was 1.813 trillion dollar.

The growth rate of global Islamic finance

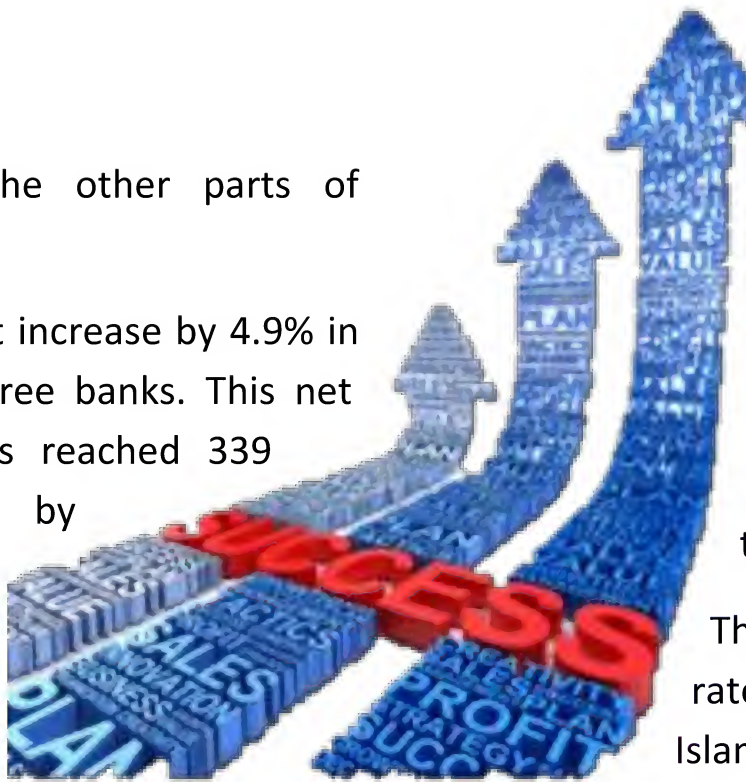
industry was 99% in

2010, in 2011 11.19%, in 2012 , 20.3% and in 2013 the rate was 12.3 %

The average growth rate from 2009 to 2013 stood 5.17%

According to Arabianbusiness.com Islamic bank's assets will raise by 4.3 trillion dollar on global scale up to 2018.

6: Suggestion to enhance Islamic finance in the country.



Introducing new products in
the country and providing

Increasing the role of these institutions in micro financing and agricultural financing along with consumer financing.



HOW CAN WE

REFORM THE

SOCIETY?



Haidar ali

When we start a program or establish a group to reform the society or a person stands and wants and wants to do so there is always something which remains in our mind that all people are going on bad way and we are going to bring them to the straight and the right path, and we want to reform them. Although thinking about the reformation of others this is a good job but we never think about our self-reformation. We never think about this that how much evils we are doing and how much mistakes

we are making and these evils and mistakes need reformation. Mentioning evils of others is not beneficial for us, but we should think about our mistakes and try to reform them as well. Infact this is the best way of reforming a society. Because society is the name of me, you and all people. When every member of society reforms himself and removes the mistake from his social life automatically whole society will be good. And when everyone takes up criticize on others, society will be not

good by this criticizing. We feel that the whole world is telling lie, but we should not tell it, all people are taking bribe, but we should not take.

When we follow right way then the people who followed the bad way, cannot give us any distress. we must convey the message of goodness to the place where we feel it's in need. we cannot become acceptable in society without our own reformation and conveying the message of goodness. Action speaks

louder than words.

Anyhow if a person has no feeling about his own reformation and he wants to reform others it's impossible. When he searches faults of others and does not think about himself it will not bring a good result in the case of reformation. And when everyone takes up searching for his mistakes and tries to correct them you will see a great change in society.

There day is coming when every one of us will be asked about his actions by Allah, so we must think and reform our actions.

May Allah create this feeling in our hearts and make us a good and successful Muslim





The Value of Time

Written by: Imran

What is time?

Time is a great blessing of our great Lord. It is given to everyone equally. there is no difference between rich and poor, healthy and cripple, man and woman in this blessing. Time is life and it is the one who makes your life and hereafter. All the things are born, grow and die in time. Time is really a wonderful thing it does not have start and end. It flows and keeps on his movement.

It waits for none and has pity for none.

Value of time

What is the worthiest thing in the world? Time. Because if you have time you have a lot of things and if you do not have time you have nothing. People say time is money but I say time is more precious than money because if you lose money you can recover it again at the passage of time but if you lose time you cannot recover it at any cost.

And also if you spent a part of your time you can get a lot of money but you cannot get a second of time by a large amount of money because the time gone is gone forever. We ought to be careful about time and do not waste one second of it. Because wasting time is wasting our ourselves.

Prophet (PBUH) says:

“There are two blessings which are being ignored by the most people and they are health and leasure time”.

In this hadith Prophet (PBUH) told us that whenever we have free time and we are healthy we must take advantage from that moment and do not waste it because we will not be able to find it again. By the help of time we can acquire everything and enjoying anything requires the time. You will never see a

wise man wasting even one penny of money because he knows the value of money that by money a person can get many facilities. So if the time is more precious than money as it is discussed earlier why a wise person wastes one second of this powerful time.

have one glance on the lives of great personalities how they used their lives ? They were cautious about the time and they were calculating every moment of life. Just by using carefully and thoughtfully this great time made them great personalities.

A great and enormous scholar Emam Razi (rh) used to say: “I swear in the name of Allah almighty the time I eat, which prevents me to utilize it in gaining knowledge, is the most deplorable moment of my life. No doubt the time

and age are the most precious things of all”.

Time management

Time is limited. it is just 24 hours a day and we have much to do. So we ought to take unlimited advantages from this limited time.

For this purpose time management is a powerful

effect of saving our precious time.

Our work, rest time, meeting and other kind of activities should be arranged and organized. If a person manages his time and makes himself punctual to do every work on his specific time he can do a lot in a short time and also by this way it will be very easy for him.

THE BLESSED LIFE OF MUHAMMAD

(SAW) TO FOLLOW

(A speech of Maulana Tariq Jamil)

Shahid Abrar

Gather all cries of the ummah and still the cries of my prophet (SAW) will exceed them. Gather all their moments of worry and concern and still our prophet (SAW) will exceed them. No other prophet's chest filled with worry and concern like the way RasoolAllah's chest overflowed with worry and concern(peace be upon him). He trembled and shivered with concern, He cried so much that Jibreel would have to descend and give the message that Allah says, 'O' my Messenger do not cry too much'. Narration from

Moslem during the nights in Madinah only if we could go to the past and see the nights how much our prophet (SAW) used to cry and worry. The way he (SAW) tied rocks around his stomach to reduce hunger if only we could see this, the one who was offered high quality clothings but he (SAW) preferred to wear patched up clothings.the one who was offered food of Jannah , but he (SAW)still preferred to go on three days without a bite of food. The one who was asked by Allah to say yes! Just say yes! And I will lay out a tablecloth full of

food from jannah. You just say at least once! And I will make the mountain of Uhud into gold for you! Just give me one hint! And I will make the Arabian mountains into gold, silver, emeralds, and sacrifice them to you, and still in the afterlife it will not reduce anything from you. After this he (SAW) said no! I accept this hunger but when will my ummah be well off? I accept living in a tent but when will my ummah be living in palaces? I accept eating plain food but when will my ummah eat complete dinners? Today I appreciate what I got for three odd days He (SAW) did not eat food, signs were given to ask but not one day passed, second day passed, third day passed. It's the fourth day, He (SAW) went to a field and picked up expired dates and ate them! Abdullah ibn-e-umer (RA) was

with him (SAW). He said "Abdullah , are you not eating?" he replied 'O' Messenger of Allah I am not hungry'. Prophet (SAW) said, 'Abdullah , I am hungry. today is the fourth day I have not eaten anything.

So my brothers!

This is the prophet whose sonnah we are slaughtering (destroying) today. Shaving off your beard and going to pray jumah, what will happen to you if you raise your trouser above your ankles?

Your trousers are dragging below your feet. Just raise them up and it will bring coolness to the eyes of your Nabi (SAW). You should at least wear the clothings according to sunnah. Did my Nabi not have any clothing for us to emulate? Did He not have any culture which we can emulate?

My brother! At least recognize who are your friends and who are your enemies? At least I identify those who are trust worthy and those who are unjust. On the plane of resurrection, the Hell fire will be screaming roaring, big Angels will fall onto the ground Human, Jinns, Awliya , Mukarebeen they all will be falling to the ground. All the prophets will say “nafsee nafsee” save me save me they will worry about themselves. From Adam (AS) to Eesa (AS) will say “nafsee nafsee” save me save me everyone will say O Allah today I need saving I am not interceding for anyone. Mothers, Fathers, Wives, children will say “O” Allah save me. Throughout the whole plane of resurrection there will be one calling Allah

for his Ummah. Do you know who that is? He is Muhammad Mustafa (SAW).

Whose arms are open and hands are raised, He will not say nafsee nafsee (save me save me) but instead he will say ‘O’ Allah my Ummah ‘O’ Allah my Ummah. We should at least have some sense of realization, is there anyone who can return the favors for Nabi (SAW)? Only Allah can Reward him (SAW) we have not got anything to offer him (SAW). We have hurt his feelings. we have put his (SAW) soul in unrest

So my brothers we should make the blessed life of Nabi (SAW) into our life! If we take part in this effort then Allah will make us shine. May Allah give us the ability to act upon all this.



Corruption is one of our biggest problems. In fact, it has become an international and worldwide issue. Corruption is increasing day by day. Everyone wants to become a rich man in one day. Corruption has expanded in the different shapes in the roots of our social system like bribery, nepotism, and extortion. It

A grayscale image of a hand, palm facing forward, with a red rectangular sticker on the palm. The sticker has the word 'STOP' in white capital letters on a red background, and the word 'CORRUPTION' in white capital letters on a red background. The hand is positioned in the center of the slide.

It has become necessary in every part of our administration, social, and political culture. Our government and private employers are involved in this social evil as well as political leaders and civil and military officers. This rising level of corruption has given a way of disappointment and insecurity particularly to the youth. Differentiation and realisation between good and evil, right and wrong

has vanished. Revolution and military takeovers have become common.

What are the causes and factors of this social evil? What has brought people to involve in this bad activity?

The important thing is that the economic condition of the people is not so good, every one tries to feather his nest. The general prices and the standard of life is very high. Salaries are low, these salaries can not fulfill their expenditures and costs of life. At the end they get tempted to accept the bribery.

We should try to finish the corruption with an iron hand. To start with, the first, basic, necessary and the most important thing is that we should create fear of Allah in our hearts and we should

act on the principles, rules, and the teachings of Islam. This thing will change the exercises and activities of the mass. After this they can save and protect themselves from this bad social activity. Our scholars should pay attention toward this evil. They can play a good role against this contagious evil. Secondly, to root up the corruption, we need a mass movement against this cacoethes over the country. This movement will change the bad mind of the people. Thirdly, the salaries of government and private low paid employees should be increased. Fourthly, anti-corruption department should be made more influential and effective. Fifthly, the punishment for people who involve in corruption should be more exemplary; because we need corruption free Pakistan.



VOI (Voice of Islam)

With the grace of Allah Almighty we are heading toward our primer goals and core aims. You are also given a trumpet call to come ahead and keep pace with us to spread the true and pure voice of Islam across the world.

Send us your contributions,

voienglishmag@gmail.com

Face book: Voice of Islam

[Web address: voienglishmag.blogspot.com](http://voienglishmag.blogspot.com)

